

<i>SERFF Tracking Number:</i>	<i>KCLF-126420661</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kansas City Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44419</i>
<i>Company Tracking Number:</i>	<i>ILLUSTRATION CERTIFICATIONS 2009</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Illustration Certifications 2009</i>		
<i>Project Name/Number:</i>	<i>Illustration Certifications 2009/Illustration Certifications 2009</i>		

Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: Illustration Certifications 2009 SERFF Tr Num: KCLF-126420661 State: Arkansas

TOI: L08 Life - Other SERFF Status: Closed-Accepted State Tr Num: 44419

For Informational Purposes

Sub-TOI: L08.000 Life - Other Co Tr Num: ILLUSTRATION State Status: Filed-Closed

CERTIFICATIONS 2009

Filing Type: Form

Reviewer(s): Linda Bird

Author: Kathleen Frese

Disposition Date: 01/05/2010

Date Submitted: 12/29/2009

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: 01/01/2010

State Filing Description:

General Information

Project Name: Illustration Certifications 2009

Project Number: Illustration Certifications 2009

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/05/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/05/2010

Created By: Kathleen Frese

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kathleen Frese

Filing Description:

Attached are the Annual Illustration Certifications for Kansas City Life Insurance Company and Security Benefit Life Insurance Company.

Company and Contact

Filing Contact Information

Kathleen Frese, Senior Compliance Analyst kfrese@kclife.com

P O Box 219139 800-821-5529 [Phone] 8283 [Ext]

SERFF Tracking Number: KCLF-126420661 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 44419
 Company Tracking Number: ILLUSTRATION CERTIFICATIONS 2009
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Illustration Certifications 2009
 Project Name/Number: Illustration Certifications 2009/Illustration Certifications 2009

Kansas City, MO 64121-9139 816-753-3018 [FAX]

Filing Company Information

Kansas City Life Insurance Company	CoCode: 65129	State of Domicile: Missouri
P O Box 219139	Group Code: 588	Company Type: Life
Kansas City, MO 64121-9139	Group Name:	State ID Number:
(800) 821-5529 ext. [Phone]	FEIN Number: 44-0308260	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kansas City Life Insurance Company	\$50.00	12/29/2009	33148391

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<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Illustration Certifications 2009</i>		
<i>Project Name/Number:</i>	<i>Illustration Certifications 2009/Illustration Certifications 2009</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/05/2010	01/05/2010

<i>SERFF Tracking Number:</i>	<i>KCLF-126420661</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kansas City Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44419</i>
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<i>Product Name:</i>	<i>Illustration Certifications 2009</i>		
<i>Project Name/Number:</i>	<i>Illustration Certifications 2009/Illustration Certifications 2009</i>		

Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	KCLF-126420661	State:	Arkansas
Filing Company:	Kansas City Life Insurance Company	State Tracking Number:	44419
Company Tracking Number:	ILLUSTRATION CERTIFICATIONS 2009		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Illustration Certifications 2009		
Project Name/Number:	Illustration Certifications 2009/Illustration Certifications 2009		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Illustration Certifications		Yes
Supporting Document	List of Forms		Yes

SERFF Tracking Number:	KCLF-126420661	State:	Arkansas
Filing Company:	Kansas City Life Insurance Company	State Tracking Number:	44419
Company Tracking Number:	ILLUSTRATION CERTIFICATIONS 2009		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Illustration Certifications 2009		
Project Name/Number:	Illustration Certifications 2009/Illustration Certifications 2009		

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment:			
KCL, SBL Letter.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Illustration Certifications		
Comments:			
Attachments:			
KCL - Actuary.pdf			
KCL - Officer.pdf			
SBL - Actuary.pdf			
SBL - Officer.pdf			
		Item Status:	Status Date:
Satisfied - Item:	List of Forms		

<i>SERFF Tracking Number:</i>	<i>KCLF-126420661</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Illustration Certifications 2009/Illustration Certifications 2009</i>		

Comments:

Attachment:

KCL, SBL-AR.pdf



**KANSAS CITY LIFE
INSURANCE COMPANY**

Broadway at Armour / Box 219139 / Kansas City, Missouri 64121-9139
Telephone: (816) 753-7000
Web Site: www.kclife.com

December 28, 2009

State Insurance Department

Dear Sir or Madam,

Enclosed please find the Annual Illustration Certifications for the following companies where I am the Illustration Actuary:

**Kansas City Life Insurance Company
Security Benefit Life Insurance Company**

For each company, I have enclosed the following:

- ◆ Illustration Actuary's Certification
- ◆ Company Officer's Certification
- ◆ A list of all policy and rider forms for which the certifications apply

If you have any questions, please call or e-mail me.

Respectfully,

Mark A. Milton
SVP and Chief Actuary
Illustration Actuary
1-800-821-5529 ext 8345
mmilton@kclife.com

Kansas City Life Insurance Company
Annual Actuarial Certification

I, Mark A. Milton, am Senior Vice President and Chief Actuary of Kansas City Life Insurance Company and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Model Regulation. The appointment was effective January 1, 1997. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

The scales used in illustrating non-guaranteed elements for the plans on the attached certification form meet the requirements of the Regulation. The disciplined current scale for this plan is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. Moreover:

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were based on the Generally Recognized Expense Table for 2010 Illustrations.

In making this certification, I have not deviated from ASOP 24 in any way.



Mark A Milton FSA, MAAA
Illustration Actuary
Senior Vice President and Actuary
Kansas City Life Insurance Company

December 28, 2009
Date

Kansas City Life Insurance Company
Illustration Regulation Certification

I, Jill A. Daniel, am Assistant Vice President and Associate Actuary of Kansas City Life Insurance Company. I am an officer of said insurer and have been appointed to certify compliance with subsection F of Section 11 of the Life Insurance Illustration Model Regulation for this state for all applicable plans of insurance.

The illustration formats meet the requirements of the Regulation and the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary.

The company has provided its agents with information about the expense allocation method used by the company in its annual illustration certification.



Jill A. Daniel, ASA, MAAA
AVP and Associate Actuary

December 28, 2009
Date

Security Benefit Life Insurance Company
Annual Actuarial Certification

I, Mark A. Milton, am Senior Vice President and Chief Actuary of Kansas City Life Insurance Company and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of Security Benefit Life Insurance Company to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Model Regulation.

The scales used in illustrating non-guaranteed elements for the plans on the attached certification form meet the requirements of the Regulation. The disciplined current scale for this plan is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. Moreover:

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Mark A Milton FSA, MAAA
Illustration Actuary
Senior Vice President and Chief Actuary
Kansas City Life Insurance Company

December 28, 2009


Date

Security Benefit Life Insurance Company
Illustration Regulation Certification

I, Jill A. Daniel, am Assistant Vice President and Associate Actuary of Kansas City Life Insurance Company. I am an officer of said insurer and have been appointed to certify compliance with subsection F of Section 11 of the Life Insurance Illustration Model Regulation for this state for all applicable plans of insurance.

The illustration formats meet the requirements of the Regulation and the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary.

The company has provided its agents with information about the expense allocation method used by the company in its annual illustration certification.



Jill A. Daniel, ASA, MAAA
AVP and Associate Actuary

December 28, 2009
Date

Life Illustrations - Identification Form AR

Company: Kansas City Life Insurance Company
NAIC Company #: 65129
Date Submitted: December 22, 2009
Illustration Actuary: Mark Milton
Contact Phone #: (816) 753-7000
Appointment Effective: January 1, 1997
Annual Certification Date: December 31
Appointed Officer: Jill Daniel

Illustrated Plans

Policy Form Number	Policy Description	Generic Name	Marketing Name
J168-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	SuperNOVA UL
J169-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	SuperNOVA UL
J173-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	FlexWealth Advantage UL
J174-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	FlexWealth Advantage UL
J178-AR	Flexible Premium Adjustable Death Benefit Life Policy	Universal Life	Life Protector

Illustrated Plans (cont'd.)
AR

Policy Form Number	Policy Description	Generic Name	Marketing Name
R191	Disability Payment of Premium Rider	Disability Premium Rider	DPP Rider
R192	Additional Life Insurance Rider	Additional Life Insurance Rider	ALI Rider
R204	Acceleration of Death Proceeds Rider	Enhanced Living Benefit Rider	ELB Rider
R208	Disability Continuance of Insurance Rider	Disability Continuance of Insurance Rider	UL DCOI Rider
R209	Monthly Benefit Rider	Monthly Benefit Rider	MBR
R213	Other Insured Term Life Insurance Rider	Other Insured Rider	UL OI Rider
R175	Term Life Rider	Term Rider	EXP Rider

* Pending approval of filing.

Non-Illustrated Plans AR

Policy Form Number	Policy Description	Generic Name	Marketing Name
J160-A	Adjustable Premium Renewable & Convertible Term	Term Life	Level 10 Level 15 Level 20 Level 30 Level 10 Advantage Level 15 Advantage Level 20 Advantage Level 30 Advantage
R214	Waiver of Premium Rider	Waver of Premium Rider	WP Rider

* Pending approval of filing.

**SECURITY BENEFIT LIFE INSURANCE COMPANY
ACTUARIAL CERTIFICATION OF COMPLIANCE
AR**

Illustrated Plans

No products will be issued with illustrations

Non-Illustrated Plans

No non-illustrated plans will be issued with illustrations.